Case 09-24128 Doc 1 Filed 07/01/09 Entered 07/01/09 15:41:54 Desc Main

Page 1 of 32 Official Form 1 (1/08) Document Case #: 09 B **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS (if individual, enter Last, First, Middle): Name of Debtor Name of Joint Debtor (Spouse)(Last, First, Middle): Myczek, Donald All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 3394 (if more than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 19608 Skye Dr. Frankfort II ZIPCODE ZIPCODE 60423 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Will Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business Chapter of Bankruptcy Code Under Which** Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. П Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) П Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above **Nature of Debts** (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily entity below Clearing Bank in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 25,001- \boxtimes 1,000-5,001-10,001-50,001-100,000 50-99 100-199 200-999 Over 1-49 50,000 5,000 10,000 25,000 100 000 Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 More than \$50,000,001 \$100,000,001 \$500,000,001 \$500,000 \$1 billion \$50,000 \$100,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion million million million million Estimated Liabilities \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$100,000 \$500,000 to \$50 to \$100 to \$500 \$50,000 to \$1 to \$10 to \$1 billion \$1 billion

million

million

million

million

million

Case 09-24128 Doc 1 Filed 07/01/09 Entered 07/01/09 15:41:54 Desc Main Document Page 2 of 32

FORM B1, Page 2 Official Form 1 (1/08) Name of Debtor(s): Voluntary Petition (This page must be completed and filed in every case) Donald Myczek (If more than two, attach additional sheet) All Prior Bankruptcy Cases Filed Within Last 8 Years Date Filed: Case Number: Location Where Filed: NONE Date Filed: Case Number: Location Where Filed: (If more than one, attach additional sheet) Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor Date Filed: Case Number: Name of Debtor: NONE Judge: Relationship: District Exhibit B Exhibit A (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports whose debts are primarily consumer debts) (e.g., forms 10K and 10Q) with the Securities and Exchange I, the attorney for the petitioner named in the foregoing petition, declare that I Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11) have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. Exhibit A is attached and made a part of this petition Signature of Attorney for Debtor(s) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health Yes, and exhibit C is attached and made a part of this petition. $\overline{\boxtimes}$ No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Case 09-24128 Doc 1 Filed 07/01/09 Entered 07/01/09 15:41:54 Desc Main Document Page 3 of 32

FORM B1, Page 3 Official Form 1 (1/08) Name of Debtor(s): Voluntary Petition (This page must be completed and filed in every case) Donald Myczek Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. petition is true and correct, that I am the foreign representative of a debtor If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 are signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the order Code, specified in this petition granting recognition of the foreign main proceeding is attached. (Signature of Foreign Representative) Signature of Joint Debto (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) (Date) Signature of Attorney Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document Thomas M. Britt 6200940 and the notices and information required under 11 U.S.C. \S 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. \S 110(h) setting a maximum fee for services chargeable by Printed Name of Attorney for Debtor(s) Law Offices of Thomas M. Britt, P.C. bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 7601 W. 191st Street Address Suite 1W 60487 Tinley Park IL Printed Name and title, if any, of Bankruptcy Petition Preparer 464-5533 (815)Telephone Numbe Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, 6/25/09 responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after Address an inquiry that the information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. The debtor requests the relief in accordance with the chapter of title 11. United States Code, specified in this petition. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. Signature of Authorized Individual Printed Name of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. Title of Authorized Individual

Date

Case 09-24128 Doc 1 Filed 07/01/09

Entered 07/01/09 15:41:54 Desc Main Document Page 4 of 32

B 1D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

In re Donald Myczek	Case No. 09 B Chapter 7
Debtor(s)	
EXHIBIT D - INDIVIDUAL DEBTOR'S STATE!	MENT OF COMPLIANCE WITH
CREDIT COUNSELING RE	
WARNING: You must be able to check truthfully one of the five statements regard do so, you are not eligible to file a bankruptcy case, and the court can dismiss any cas whatever filing fee you paid, and your creditors will be able to resume collection activity ou file another bankruptcy case later, you may be required to pay a second filing fee creditors' collection activities.	se you do file. If that happens, you will lose ities against you. If your case is dismissed and
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse me Exhibit D. Check one of the five statements below and attach any documents as directed.	ust complete and file a separate
I. Within the 180 days before the filing of my bankruptcy case, I received agency approved by the United States trustee or bankruptcy administrator that outlined the oppounseling and assisted me in performing a related budget analysis, and I have a certificate from services provided to me. Attach a copy of the certificate and a copy of any debt repayment in	portunities for available credit om the agency describing the
2. Within the 180 days before the filing of my bankruptcy case , I rece agency approved by the United States trustee or bankruptcy administrator that outlined the opp counseling and assisted me in performing a related budget analysis, but I do not I have a certif the services provided to me. You must file a copy of a certificate from the agency describing a copy of any debt repayment plan developed through the agency no later than 15 days after	portunities for available credit ficate from the agency describing the services provided to you and
3. I certify that I requested credit counseling services from an approved agence services during the five days from the time I made my request, and the following exigent circum of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]	

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 09-24128 Doc 1 Filed 07/01/09 Entered 07/01/09 15:41:54 Desc Main Document Page 5 of 32

B 1D (Official Form 1, Exhibit D) (12/08)

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
Signature of Debtor: Date: (9/25/09)

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 fling fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years

Case 09-24128 Doc 1 Filed 07/01/09 Entered 07/01/09 15:41:54 Desc Main Document Page 7 of 32 Page 2

or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)
Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer
I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice

required by § 342(b) of the Bankruptcy Code. Social Security number (If the bankruptcy petition Printed name and title, if any, of Bankruptcy Petition Preparer preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or Address: partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Certificate of the Debto I (We), the debtor(s), affirm that I (we) have received and read this notice Donald Myczek Printed Name(s) of Debtor(s) Case No. (if known) 09 B

Signature of Joint Debtor (if any)

Date

Case 09-24128 Doc 1

Filed 07/01/09 Entered 07/01/09 15:41:54 Desc Main

Rule 2016(b) (8/91)

Page 8 of 32 Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

In re Donald Myczek			Case No. <i>09</i> 1 Chapter 7	3
	Attorney for Debtor: Thomas M. Bri	tt	/ Debtor	
	STATEM	IENT PURSUANT TO	RULE 2016(B)	
The	undersigned, pursuant to Rule 2016	(b), Bankruptcy Rules, states tl	hat:	
1.	The undersigned is the attorney for the	ne debtor(s) in this case.		
2.	 The compensation paid or agreed to a) For legal services rendered or to connection with this case b) Prior to the filing of this statement c) The unpaid balance due and particular to the filing of this statement 	be rendered in contemplation ent, debtor(s) have paid	of and in \$	900.00
3.	\$of the filing fe	e in this case has been paid.		
4.	The Services rendered or to be rendered a) Analysis of the financial situation file a petition under title 11 of the b) Preparation and filing of the petitic court. c) Representation of the debtor(s) a	a, and rendering advice and as E United States Code. ion, schedules, statement of fi		-
5.	The source of payments made by the services performed, and None other	e debtor(s) to the undersigned	was from earnings, wages and	d compensation for
6.	The source of payments to be made be from earnings, wages and compensation of their source of their source of their source of their source of payments to be made be from earnings.			maining, if any, will
7.	The undersigned has received no trathe value stated: None	ansfer, assignment or pledge o	of property from debtor(s) exce	pt the following for
8.	The undersigned has not shared or a law firm, any compensation paid or to None		entity, other than with membe	rs of undersigned's
Dat	ed: 4/25/09	Respectfully submitted,	··· / ···	
		20 2007	(1)	

Attorney for Petitioner: Thomas M. Britt

Law Offices of Thomas M. Britt, P.C.

7601 W. 191st Street

Suite 1W

Tinley Park IL 60487

(815) 464-5533

EORM REA (Official Case 09-24128	Doc 1	Filed 07/01/09	Entered 07/01/09 15:41:54	Desc Main
ON BOX (Onotal Form OA) (1201)		Document	Page 9 of 32	

In re Donald Myczek	Case No. 09 B
Debtor(s)	(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	HusbandH WifeW JointJ CommunityC	Secured Claim or	Amount of Secured Claim
Residence:	Fee Simple		\$ 272,500.00	\$ 259,368.00
19608 Skye Drive				
Frankfort, IL 60423				

TOTAL \$ (Report also on Summary of Schedules.)

272,500.00

B6B (Official Form 6 PASE) 09-24128	Doc 1	Filed 07/01/09	Entered 07/01/09 15:41:54	Desc Main
202 (6.110)41 1 6.111 02) (12/01)		Document	Page 10 of 32	

In re <i>Donald Myczek</i>	Case No. 09 B
Debtor(s)	(if known

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N o n	Description and Location of Property	HusbandH WifeW JointJ	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
	٦		CommunityC	Zxomption
1. Cash on hand.	X			
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account with Founder's Bank Location: In debtor's possession		\$ 50.00
·		Checking Account with Founder's Bank		\$ 10.00
		Location: In debtor's possession		
Security deposits with public utilities, telephone companies, landlords, and others.	X			
 Household goods and furnishings, including audio, video, and computer equipment. 		Miscellaneous Household Goods Location: In debtor's possession		\$ 1,500.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Miscellaneous Wearing Apparel		\$ 500.00
		Location: In debtor's possession		
7. Furs and jewelry.	X			
Firearms and sports, photographic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance with Bankers \$25,000 Policy Location: In debtor's possession		No Surrender Value

 вев (Official Form 6) (1) 09-24128
 Doc 1
 Filed 07/01/09
 Entered 07/01/09 15:41:54
 Desc Main Document

 Page 11 of 32

In re <i>Donald Myczek</i>		. Case No. 09 в	
	Debtor(s)	•	

SCHEDULE B-PERSONAL PROPERTY

(if known)

(Continuation Sheet)

		(Continuation Sneet)		
Type of Property	N o n e		eW ntJ	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
			1	
 10. Annuities. Itemize and name each issuer. 11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).) 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. 	x	Pension with Electrician's Union Location: In debtor's possession		\$ 47,000.00
Stock and interests in incorporated and unincorporated businesses. Itemize. 14. Interests in partnerships or joint ventures. Itemize.	x x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts Receivable.	X			
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers and other vehicles and accessories.		2005 Chevy Silverado 1500 66,000 miles Location: In debtor's possession		\$ 6,600.00
		Location: In debtor's possession		

BEB (Official Form 6 ASE) 09-24128	Doc 1	Filed 07/01/09	Entered 07/01/09 15:41:54	Desc Main
202 (0.11014) - 1.1101		Document	Page 12 of 32	

In re Donald Myczek	Case No. 09 B
Debtor(s)	, (if known

SCHEDULE B-PERSONAL PROPERTY

·		(Continuation Sheet)			
Type of Property	N o	Description and Location of Property			Current Value of Debtor's Interest, in Property Without
	n e		Husband Wife Joint mmunity	W tJ	Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment and supplies used in business.	X				
30. Inventory.	X				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				

BGC (Official Form 6 () 15(4) 128 Doc 1 Filed 07/01/09 Entered 07/01/09 15:41:54 Desc Main Document Page 13 of 32

In	re			

Donald Myczek	Case No. 09 B
---------------	---------------

Debtor(s)

(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b) (2)

☑ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Residence	735 ILCS 5/12-901	\$ 15,000.00	\$ 272,500.00
Checking Account with Founder's Bank	735 ILCS 5/12-1001(b)	\$ 10.00	\$ 10.00
Checking Account with Founder's Bank	735 ILCS 5/12-1001(b)	\$ 50.00	\$ 50.00
Miscellaneous Household Goods	735 ILCS 5/12-1001(b)	\$ 1,500.00	\$ 1,500.00
Miscellaneous Wearing Apparel	735 ILCS 5/12-1001(a)	\$ 500.00	\$ 500.00
Term Life Insurance with Bankers	735 ILCS 5/12-1001(f)	100%	No Surrender Value
Pension with Electrician's Union	735 ILCS 5/12-1006	\$ 47,000.00	\$ 47,000.00
2005 Chevy Silverado 1500	735 ILCS 5/12-1001(c)	\$ 2,400.00	\$ 6,600.00

Case 09-24128 Doc 1 Filed 07/01/09 Entered 07/01/09 15:41:54 Desc Main Document Page 14 of 32

B6D (Official Form 6D) (12/07)

In reDonald Myczek		, Case No. 09 B	
Deb	tor(s)		(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien HHusband WWife JJoint CCommunity	Contingent		Unliquidated	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 10-0000959 Creditor # : 1 AFL c/o Mutual Benefit Fund c/o Union Privilege 1125 15th St, NW, Ste 300 Washington DC 20005		Line of Credit on Residence Value: \$ 272,500.00				\$ 10,681.00	\$ 0.00
Account No: 00427011102907 Creditor # : 2 Chase PO Box 901039 Fort Worth TX 76101		2nd Mortgage on Residence Value: \$ 272,500.00				\$ 40,754.00	\$ 0.00
Account No: 1625079300 Creditor # : 3 Chase Manhattan Mortgage 3415 Vision Drive Columbus OH 43219		First Mortgage on Residence Value: \$ 272,500.00				\$ 207,933.00	\$ 0.00
1 continuation sheets attached		, , , , , , , , , , , , , , , , , , , ,	Subte (Total of th T (Use only on la	nis Γ ο	page		\$ 0.00

Statistical Summary of

Certain Liabilities and Related Data)

Schedules.)

Case 09-24128 Doc 1 Filed 07/01/09 Entered 07/01/09 15:41:54 Desc Main Document Page 15 of 32

B6D (Official Form 6D) (12/07) - Cont.

In reDonald Myczek	, Case No.	09 B
Debtor(s)		(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet) **Amount of Claim** Unsecured Date Claim was Incurred, Nature Creditor's Name and **Mailing Address** Without of Lien, and Description and Market Portion, If Any Unliquidated Including ZIP Code and Contingent Value of Property Subject to Lien **Deducting Value** Disputed **Account Number** of Collateral H--Husband (See Instructions Above.) W--Wife J--Joint C--Community \$ 11,245.00 Account No: 0859270753 \$ 17,845.00 Creditor # : 4 Auto Loan Fifth Third Bank 2005 Chevy Silverado 1500 Fifth Third Center Cincinnati OH 45263 Value: \$ 6,600.00 Account No: Value: 1 Sheet no. 1 continuation sheets attached to Schedule of Creditors Subtotal \$ \$ 17,845.00 \$ 11,245.00 (Total of this page) Holding Secured Claims Total \$ \$ 277,213.00 \$ 11,245.00 (Use only on last page)

B6E (Official Form 6E) (1207) 09-24128 Doc 1 Filed 07/01/09 Entered 07/01/09 15:41:54 Desc Main Document Page 16 of 32

In re_Donald Myczek Case No. 09 B

Debtor(s)

ise No. 09 B

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

box	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
•	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to rity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts or this total also on the Statistical Summary of Certain Liabilities and Related Data.
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not led to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumers report this total also on the Statistical Summary of Certain Liabilities and Related Data.
\boxtimes	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*}Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 09-24128 Doc 1 Filed 07/01/09 Entered 07/01/09 15:41:54 Desc Main Document Page 17 of 32

B6F (Official Form 6F) (12/07)

In re Donald Myczek	,	Case No. 09 B
Dalata (a)		\ <u>-</u>

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	HHust WWife JJoint CCom		Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 41173020533895-2 Creditor # : 1 Beneficial/HFC PO Box 1547 Chesapeake VA 23327			ine of Credit				\$ 10,175 . 00
Account No: 60110079 Creditor # : 2 Discover Financial Svcs LLC PO Box 15316 Wilmington DE 19850		C	redit Card Purchases				\$ 10,341.00
Account No: 600430010613-1797 Creditor # : 3 HSBC/Menards 90 Christiana Road New Castle DE 19720		C	redit Card Purchases				\$ 4,756.00
Account No: 6035320236195911 Creditor # : 4 THD/CBSD PO Box 6497 Sioux Falls SD 57117		C	redit Card Purchases				\$ 6,118.00
No continuation sheets attached	!	(1.15)	e only on last page of the completed Schedule F. Report also on S		Tota	ıl \$	\$ 31,390.00 \$ 31,390.00

and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

BGG (Official Form 6 45 67) 09-24128	Doc 1	Filed 07/01/09	Entered 07/01/09 15:41:54	Desc Main
200 (0.11014) 1 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		Document	Page 18 of 32	

n re <i>Donald Myczek</i>	/ Debtor	Case No. 6	19 B	
		_		(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

6H (Official Form 6 CASE) 09-24128	Doc 1	Filed 07/01/09	Entered 07/01/09 15:41:54	Desc Main
or (Official Form on) (12707)		Document	Page 19 of 32	

n re <i>Donald Myczek</i>	/ Debtor	Case No. 09 B	
			(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

B6I (Official Form 6I) (1207) 09-24128	Doc 1	Filed 07/01/09	Entered 07/01/09 15:41:54	Desc Main
Boi (Official Form of) (12107)		Document	Page 20 of 32	

In re Donald Myczek		,	Case No. 09 I	3
Debtor	s)			(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE						
Status: Single	RELATIONSHIP(S):		AGE(S):				
EMPLOYMENT:	DEBTOR		SPO	USE			
Occupation	Unemployed						
Name of Employer							
How Long Employed							
Address of Employer							
INCOME: (Estimate of aver	rage or projected monthly income at time case filed)		DEBTOR		SPOUSE		
Monthly gross wages, sa Estimate monthly overting	alary, and commissions (Prorate if not paid monthly)	\$ \$	0.00 0.00	\$	0.00 0.00		
SUBTOTAL		\$	0.00		0.00		
4. LESS PAYROLL DEDUC a. Payroll taxes and sor b. Insurance c. Union dues d. Other (Specify):		\$ \$ \$	0.00 0.00 0.00 0.00	Τ.	0.00 0.00 0.00 0.00		
5. SUBTOTAL OF PAYRO	LL DEDUCTIONS	\$	0.00	\$	0.00		
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	0.00	\$	0.00		
Income from real proper Interest and dividends	or support payments payable to the debtor for the debtor's use or that . rnment assistance		0.00 0.00 0.00 0.00	\$\$\$\$\$	0.00 0.00 0.00 0.00		
12. Pension or retirement in		\$	0.00		0.00		
13. Other monthly income (Specify): Union Su. Girlfrie .	b Funds nd's contribution	\$	890.00 1,513.00	\$ \$	0.00 0.00		
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	3,947.00	\$	0.00		
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$	3,947.00	\$	0.00		
	MONTHLY INCOME: (Combine column totals		\$	3,94	<u>47.00</u>		
from line 15; if there is o	nly one debtor repeat total reported on line 15)	, ,	ort also on Summary of So stical Summary of Certain				

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Donald Myczek		,	Case No. 09 B
	Debtor(s)		(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Reat or home mortgage payment (include for treated for mobile home)			
b. Is properly insurance included? Yes ⊠ No □ 2. Utilities: a Secretority and heasting fuel \$.0.00 b. Writer in the secret. \$.0.00 c. Hother in the secret. \$.0.00 d. Other Te leiphone, Cable & Triceriet \$.0.00 Other \$.0.00 3. Home maintenance (repairs and upkeep) \$.50.00 4. Food \$.20.00 5. Clothing \$.20.00 6. Laundry and dry cleaning \$.30.00 7. Medical and derial expenses \$.30.00 8. Transportation (not including car payments) \$.150.00 8. Transportation (not including car payments) \$.150.00 8. Transportation (not including car payments) \$.0.00 10. Charitable contributions \$.10.00 11. Insurance for lock deuced from wages or included in home mortgage payments) \$.0.00 a. Homeowner's or renter's \$.0.00 b. Life \$.25.00 c. Health \$.0.00 d. Auto \$.72.00 c. Health \$.0.00 Other \$.0.00 12. Taxes (not deducted from wages or included in	Rent or home mortgage payment (include lot rented for mobile home)	\$	1,800.00
2.000 1.00	a. Are real estate taxes included? Yes 🛛 No 🗌		
b. Water and swer c. Telephone c. C. Telephone	b. Is property insurance included? Yes 🛛 No 🗌		
. Telephone d. Other Telephone, Cable & Internet S. 180.00 Other S. 180.00 Other S. 9,90, 3. Home maintenance (repairs and upkeep) \$. 9,90, 4. Food \$. 320.00 5. Clothing \$. 100,00 5. Clothing \$. 30.00 5. Clothing \$. 30.00 7. Medical and dental expenses \$. 30.00 7. Medical and dental expenses \$. 180.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$. 190.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$. 1,00,00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$. 0,00,00 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) 12. Like \$. 25.00 9. Like \$. 25.00 9. Like \$. 25.00 9. Cher \$. 0,00 9. Chers 9. 0,00 9. 0,00 9. Chers 9. 0,00 9. 0,00 9. Chers 9. 0,00 9. 0,00 9. 0,00 9. Chers 9. 0,00	2. Utilities: a. Electricity and heating fuel	\$	250.00
Coher Teléphone, Cáble & Triternet \$ 180 .00 Coher \$.0.40 .00		\$	
Chemical Content of the Content of		\$	
Section Sect		\$	
S 320	Other	. \$	0.00
S 320 00 S Clothing S 320 00 C Clothing S 300 00 C Clothing Clothing car payments S 300 00 C Clothing car payments S 150 00 C Clothing car payments S 0.90 Clothing			
Second S	3. Home maintenance (repairs and upkeep)	\$	50.00
C. Laundry and dry cleaning \$ 30.00		\$	320.00
B. Laurdy and dry cleaning \$ 30.00	5. Clothing	\$	100.00
8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) 12. Insurance (not deducted from wages or included in home mortgage payments) 13. Individual \$ 25.00 14. Litle 15. Chealth 16. Chealth 1		\$	30.00
8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 9. 10. Ocharitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) 12. Insurance (not deducted from wages or included in home mortgage payments) 13. Individual (1. Insurance) 14. Auto	7. Medical and dental expenses	\$	30.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$.0.00 10. Charitable contributions \$.0.00 11. Insurance (not deducted from wages or included in home mortgage payments) \$.0.00 a. Homeowner's or renter's \$.0.00 b. Life \$.0.00 c. Health \$.0.00 d. Auto \$.72.00 e. Other \$.0.00 Other \$.0.00 12. Taxes (not deducted from wages or included in home mortgage) \$.0.00 (Specify) \$.0.00 13. Installment payments: (in chapter 11, 12, and 13 cases, do not list payments to be included in the plan) \$.0.00 a. Auto \$.688, .00 b. Other: Second Mortgage \$.0.00 c. Other: Rome Equitity \$.0.00 15. Payments for support of additional dependents not living at your home \$.0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$.0.00 17. Other: \$.0.00 Other: \$.0.00 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STAT		\$	150.00
10. Charitable contributions 11. Instrance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto c. Health d. Auto e. Other Other 12. Taxes (not deducted from wages or included in home mortgage) (Specify) Other 12. Taxes (not deducted from wages or included in home mortgage) (Specify) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto b. Other: Second Mortgage c. Other: Home Equity 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Other		\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto d. Auto e. Other Other Other 12. Taxes (not deducted from wages or included in home mortgage) (Specify) 13. Installment payments: (in chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto b. Other: Second Mortgage c. Other: Home Equity 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Other: 18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 16 of Schedule I b. Other: S. 3,947.00 S. 3,940.00 S. 3,940.00 S. 3,940.00			10.00
a. Homeowner's or renter's b. Life c. Health c. Health d. S. 0.00 d. Auto s. Other d. Other S. 0.00 Other S. 0.00 Other Other S. 0.00 12. Taxes (not deducted from wages or included in home mortgage) (Specify) S. 0.00 13. Installment payments: (in chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto b. Other: Second Mortgage c. Other: Home Equity S. 0.00 14. Alimony, maintenance, and support paid to others S. 0.00 15. Payments for support of additional dependents not living at your home S. 0.00 S. Regular expenses from operation of business, profession, or farm (attach detailed statement) Other: S. 0.00 18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 16 of Schedule I S. 3,947.00 b. Average monthly expenses from Line 18 above S. 3,940.00		,	
b. Life \$ 25.00 c. Health \$ 0,000 d. Auto \$ 72.00 e. Other \$ 0.000 12. Taxes (not deducted from wages or included in home mortgage) (Specify) \$ 0.00 13. Installment payments: (in chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto \$ 688.00 b. Other: Second Mortgage \$ 100.00 c. Other: Home Equity \$ 75.00 14. Alimony, maintenance, and support paid to others \$ 0.00 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 17. Other: \$ 0.00 18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 16 of Schedule I \$ 3,947.00 b. Average monthly income from Line 16 of Schedule I \$ 3,947.00 c. Average monthly expenses from Line 16 of Schedule I \$ 3,947.00 c. Average monthly expenses from Line 16 of Schedule I \$ 3,947.00 c. Average monthly expenses from Line 18 above		\$	0.00
C. Health \$ 0.00 d. Auto \$ 72.00 e. Other \$ 0.000 Other \$ 0.000 12. Taxes (not deducted from wages or included in home mortgage) (Specify) \$ 0.00 13. Installment payments: (in chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto \$ 688.00 b. Other: Second Mortgage \$ 100.00 c. Other: Home Equity \$ 75.00 14. Alimony, maintenance, and support paid to others \$ 0.00 6. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 17. Other: \$ 0.00 18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filling of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 16 of Schedule I \$ 3,947.00 b. Average monthly expenses from Line 18 above \$ 3,940.00		1.	
d. Auto e. Other Other Other Other Other S 0.00 12. Taxes (not deducted from wages or included in home mortgage) (Specify) S 0.00 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto b. Other: Second Mortgage C. Other: Home Equity S 100.00 14. Alimony, maintenance, and support paid to others S 5. 0.00 15. Payments for support of additional dependents not living at your home S 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) S 0.00 17. Other: O		\$	0.00
e. Other S 0.000 Other S 0.000 12. Taxes (not deducted from wages or included in home mortgage) (Specify) \$ 0.00 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto \$ 688.00 b. Other: Second Mortgage \$ 100.00 c. Other: Home Equity \$ 75.00 14. Alimony, maintenance, and support paid to others \$ 0.00 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 17. Other: \$ 0.00 Other: \$ 0.00 18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 16 of Schedule I \$ 3,947.00 b. Average monthly expenses from Line 18 above \$ 3,940.00		\$	
Other \$ 0.00 12. Taxes (not deducted from wages or included in home mortgage) (Specify) \$ 0.00 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto \$ 688.00 b. Other: Second Mortgage \$ 100.00 c. Other: Home Equity \$ 75.00 14. Alimony, maintenance, and support paid to others \$ 0.00 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 17. Other: \$ 0.00 18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 16 of Schedule I \$ 3,947.00 b. Average monthly expenses from Line 18 above			
12. Taxes (not deducted from wages or included in home mortgage) (Specify) \$ 0.00 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto \$ 688.00 b. Other: Second Mortgage \$ 100.00 c. Other: Home Equity \$ 75.00 14. Alimony, maintenance, and support paid to others \$ 0.00 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 17. Other: \$ 0.00 Other: \$ 0.00 18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 16 of Schedule 1 \$ 3,947.00 b. Average monthly expenses from Line 18 above \$ 3,940.00			
(Specify) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto b. Other: Second Mortgage c. Other: Home Equity 5. 100.00 14. Alimony, maintenance, and support paid to others 5. 0.00 15. Payments for support of additional dependents not living at your home 6. Regular expenses from operation of business, profession, or farm (attach detailed statement) 7. Other: 9. 0.00 18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 16 of Schedule I S. 3,947.00 S. 3,947.00 S. 3,947.00 S. 3,940.00 S. 3,940.00	Cition		
(Specify) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto b. Other: Second Mortgage c. Other: Home Equity 5. 100.00 14. Alimony, maintenance, and support paid to others 5. 0.00 15. Payments for support of additional dependents not living at your home 6. Regular expenses from operation of business, profession, or farm (attach detailed statement) 7. Other: 9. 0.00 18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 16 of Schedule I s. 3,947.00 b. Average monthly expenses from Line 18 above \$ 3,947.00 \$ 3,940.00			
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto b. Other: Second Mortgage c. Other: Home Equity 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Other: Other: S O.00 18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 16 of Schedule I S 3,947.00 b. Average monthly expenses from Line 18 above \$ 3,947.00 \$ 3,940.00			
a. Auto b. Other: Second Mortgage c. Other: Home Equity 5. 100.00 c. Other: Home Equity 7.5.00 14. Alimony, maintenance, and support paid to others 5. Payments for support of additional dependents not living at your home 6. Regular expenses from operation of business, profession, or farm (attach detailed statement) 7. Other: 7. Other: 8. 0.00 8. 0.00 9. 0.00 9. 0.00 18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 16 of Schedule I s. Ayerage monthly expenses from Line 18 above \$ 3,947.00 \$ 3,940.00		\$	0.00
b. Other: Second Mortgage c. Other: Home Equity 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: 18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 16 of Schedule I s. 3,947.00 b. Average monthly expenses from Line 18 above \$ 3,940.00			600.00
c. Other: Home Equity \$ 75.00 14. Alimony, maintenance, and support paid to others \$ 0.00 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 17. Other: \$ 0.00 Other: \$ 0.00 18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 16 of Schedule I \$ 3,947.00 b. Average monthly expenses from Line 18 above \$ 3,940.00			
14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: 18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules 18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 16 of Schedule I b. Average monthly expenses from Line 18 above \$ 3,947.00 \$ 3,940.00		\$	
15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Other: S O.00 \$ 0.00 18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 16 of Schedule I b. Average monthly expenses from Line 18 above \$ 3,947.00 \$ 3,940.00	c. Other: Home Equity		75.00
15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Other: S 0.00 \$ 0.00 18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 16 of Schedule I b. Average monthly expenses from Line 18 above \$ 3,947.00 \$ 3,940.00			
16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Other: Other: S O.00 \$ 0.00 18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 16 of Schedule I b. Average monthly expenses from Line 18 above \$ 3,947.00 \$ 3,940.00			
17. Other: Other: Other: \$ 0.00 \$ 0.00 18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 16 of Schedule I b. Average monthly expenses from Line 18 above \$ 3,947.00 \$ 3,940.00		*	
Other: State Monthly Expenses Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 16 of Schedule I b. Average monthly expenses from Line 18 above \$ 0.00 \$ 3,940.00 \$ 3,940.00			
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 16 of Schedule I b. Average monthly expenses from Line 18 above \$ 3,947.00 \$ 3,940.00			
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 16 of Schedule I b. Average monthly expenses from Line 18 above \$ 3,947.00 \$ 3,940.00	Other:		
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 16 of Schedule I b. Average monthly expenses from Line 18 above \$ 3,947.00 \$ 3,940.00			
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 16 of Schedule I b. Average monthly expenses from Line 18 above \$ 3,947.00 \$ 3,940.00	18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$	3,940.00
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 16 of Schedule I b. Average monthly expenses from Line 18 above \$ 3,947.00 \$ 3,940.00	and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
a. Average monthly income from Line 16 of Schedule I \$ 3,947.00 \$ b. Average monthly expenses from Line 18 above \$ 3,940.00	19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
a. Average monthly income from Line 16 of Schedule I \$ 3,947.00 b. Average monthly expenses from Line 18 above \$ 3,940.00			
a. Average monthly income from Line 16 of Schedule I \$ 3,947.00 b. Average monthly expenses from Line 18 above \$ 3,940.00	20. STATEMENT OF MONTHLY NET INCOME		
b. Average monthly expenses from Line 18 above \$ 3,940.00		\$	3,947.00
Ψ , •••			
		ļ*	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Donald Myczek		Case No.	09 E	3
		Chapter	7	
	/ Debtor			

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 272,500.00		
B-Personal Property	Yes	3	\$ 55,660.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	2		\$ 277,213.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	1		\$ 31,390.00	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 3,947.00
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,940.00
ТОТ	AL	13	\$ 328,160.00	\$ 308,603.00	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Donald Myczek	Case No. 09 в Chapter 7
	2.10p.12
	/ Debtor

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 3,947.00
Average Expenses (from Schedule J, Line 18)	\$ 3,940.00
Current Monthly Income (from Form 22A Line 12: OR, Form 22B Line 11: OR, Form 22C Line 20)	\$ 2,403.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 11,245.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 31,390.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 42,635.00

Case 09-24128 Doc 1

Document

Filed 07/01/09 Entered 07/01/09 15:41:54 Desc Main Page 24 of 32

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re	Donald	Myczek	
****			Debtor

Case No. 09 B

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the fore	egoing summary and schedules, consisting of	sheets, and that they are true and
correct to the best of my knowledge, information and believe	ef.	
- Usalaa a	And thy	
Date: (27)09 Sig	Donald Myczek	

[If joint case, both spouses must sign.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Form 7 (12/07) Case 09-24128 Doc 1 Filed 07/01/09 Entered 07/01/09 15:41:54 Desc Main

Document Page 25 of 32 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re:Donald Myczek Case No. 09 B

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date:\$0.00 Gross income from Debtor's employment.

Last Year:\$44,898.00 Gross income from Debtor's employment.

Year before:\$70,863.00 Gross income from Debtor's employment.

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Debtor receives \$1,513.00 monthly contribution towards household expenses from girlfriend; \$890.00 per month from

Form 7 (12/07) Case 09-24128 Doc 1 Filed 07/01/09 Entered 07/01/09 15:41:54 Desc Main Document Page 26 of 32

AMOUNT SOURCE

Union Sub Funds; and \$410.00 per week from unemployment.

	3. Payments to creditors			
None	Complete a. or b., as appropriate, and c.			
	a. Individual or joint debtor(s) with primarily consur creditor, made within 90 days immediately preceding such transfer is less than \$600. Indicate with an aste alternative repayment schedule under a plan by an ap 13 must include payments by either or both spouses with	the commencement of this carisk (*) any payments that were proved nonprofit budgeting and	se unless the aggregate value of all made to a creditor on account of a c creditor counseling agency. (Married	I property that constitutes or is affected by lomestic support obligation or as part of an I debtors filing under chapter 12 or chapter
NAME	AND ADDRESS OF CREDITOR	DATES OF		AMOUNT
		PAYMENTS	AMOUNT PAID	STILL OWING
	al minimal monthly payments able.			
None	b. Debtor whose debts are not primarily consumer commencement of this case unless the aggregate individual, indicate with an asterisk (*) any paymer repayment schedule under a plan by an approved no include payments and other transfers by either or list so tiled.)	value of all property that consti ats that were made to a credit conprofit budgeting and creditor of	tutes or is affected by such transfetor on account of a domestic supp counseling agency. (Married debtors	er is less than \$5,475. If the debtor is an ort obligation or as part of an alternative filingunder chapter 12 or chapter 13 must
None	c. All debtors: List all payments made within one yes insiders. (Married debtors filing under chapter 12 or of spouses are separated and a joint petition is not filed.)			
	4. Suits and administrative proceedings	e executione garnishm	onte and attachmente	
None	a. List all suits and administrative proceedings to w (Married debtors filing under chapter 12 or chapter 1 spouses are separated and a joint petition is not filed.)	which the debtor is or was a p	arty within one year immediately pro	
None	b. Describe all property that has been attached, garni of this case. (Married debtors filing under chapter 12 petition is filed, unless the spouses are separated and	2 or chapter 13 must include in		
	5. Repossessions, foreclosures and ret	urns		
None	List all property that has been repossessed by a cred	litor, sold at a foreclosure sale,	transferred through a deed in lieu of	foreclosure or returned to the seller, within

6. Assignments and receiverships

 \boxtimes

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning

Form 7 (12/07) Case 09-24128 Doc 1 Filed 07/01/09 Entered 07/01/09 15:41:54 Desc Main Page 27 of 32 Document

None \boxtimes

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None \boxtimes

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filling under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None \boxtimes

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation,

relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT. NAME AND ADDRESS OF PAYEE

NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Thomas M. Britt

Address:

7601 W. 191st Street

Suite 1W

Tinley Park, IL 60487

Date of Payment: June, 2009 \$900.00

Payor: Donald Myczek

Payee: Chestnut Health

Systems

Address:

1003 Martin Luther King Drive

Bloomington, IL 61701

\$55.00 Date of Payment: June 9, 2009

Payor: Donald Myczek

10. Other transfers

None X

None

X

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary

AMOUNT OF MONEY OR

Form 7 (12/07) Case 09-24128 Doc 1 Filed 07/01/09 Entered 07/01/09 15:41:54 Desc Main Document Page 28 of 32

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor



If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

None

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Form 7	Case 09-24128 Do	oc 1 Filed 07/01/09 Document	9 Entered 07/01/09 15:41:54 Page 29 of 32	Desc Main
None	b. List the name and address of every s governmental unit to which the notice was ser	site for which the debtor provided nt and the date of the notice.	d notice to a governmental unit of a release of H	azardous Material. Indicate the
None	c. List all judicial or administrative proceedir Indicate the name and address of the government	ngs, including settlements or order nental unit that is or was a party to t	rs, under any Environmental Law, with respect to which the proceeding, and the docket number.	ch the debtor is or was a party.
Jone	self-employed in a trade, profession, or othe the debtor owned 5 percent or more of the votii If the debtor is a partnership, list the debtor was a commencement of this case. If the debtor is a corporation, list the debtor is a corporation, list the debtor is a corporation, list the debtor is a corporation.	ames, addresses, taxpayer-identifi officer, director, partner, or manager activity either full- or part-time ving or equity securities within six yea the names, addresses, taxpayer in a partner or owned 5 percent or the names, addresses, taxpayer in	ication numbers, nature of the businesses, and beging executive of a corporation, partner in a partner within six years immediately preceding the commence are immediately preceding the commencement of this callentification numbers, nature of the businesses, and the more of the voting or equity securities, within six years.	ership, sole proprietor, or was ament of this case, or in which use beginning and ending dates of all ears immediately preceding the beginning and ending dates of all beginning and ending dates of all
lone	b. Identify any business listed in response to su	ubdivision a., above, that is "single a	asset real estate" as defined in 11 U.S.C. § 101.	
lf compi	leted by an individual or individual and spou	use]		
hey are	true and correct.	nature	going statement of financial affairs and any attachm	ents thereto and that
D	Sign of J	nature	ſ	

Case 09-24128 Doc 1 Filed 07/01/09 Entered 07/01/09 15:41:54 Desc Main Document Page 30 of 32

B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

nre Donald Myczek	Case No. 09 B Chapter 7		
	/ Debtor		
CHAPTER 7 ST	TATEMENT OF INTENTION		
	completed for EACH debt which is secured by property of the estate. Attach		
additional pages if necessary.)			
Property No. 1			
Creditor's Name :	Describe Property Securing Debt :		
Chase Manhattan Mortgage	Residence		
Property will be (check one) :			
☐ Surrendered ☐ Retained			
If retaining the property, I intend to (check at least one):			
Redeem the property			
Reaffirm the debt			
Other. Explain	(for example, avoid lien using 11 U.S.C § 522 (f)).		
Property is (check one) :			
☐ Claimed as exempt			
Property No. 2			
Creditor's Name :	Describe Property Securing Debt :		
Chase	Residence		
Property will be (check one) :			
Surrendered Retained			
If retaining the property, I intend to (check at least one):			
Redeem the property			
Reaffirm the debt			
Other. Explain	(for example, avoid lien using 11 U.S.C § 522 (f)).		
Property is (check one) :			
☐ Claimed as exempt ☐ Not claimed as exempt			

Case 09-24128 Doc 1 Filed 07/01/09 Entered 07/01/09 15:41:54 Desc Main Document Page 31 of 32

B 8 (Official Form 8) (12/08)

Property No. 3		
Creditor's Name :	Describe Property Secu	ring Debt :
Fifth Third Bank	2005 Chevy Silvera	
Property will be (check one) :		
Surrendered Retained		
If retaining the property, I intend to (check at lea	st one):	
Redeem the property		
Reaffirm the debt		
Other. Explain	(fc	or example, avoid lien using 11 U.S.C § 522 (f)).
Property is (check one) :		
☐ Claimed as exempt ☐ Not c	laimed as exempt	
Property No. 4		
Creditor's Name :	Describe Property Secu	uring Debt :
AFL c/o Mutual Benefit Fund	Residence	
Property will be (check one) :		
☐ Surrendered ☐ Retained		
If retaining the property, I intend to (check at lea	st one) :	
Redeem the property		
Reaffirm the debt		
	(fc	or example, avoid lien using 11 U.S.C § 522 (f)).
Property is (check one) :		a sample, atom using 11 0.0.0 3 022 (1)).
	laimed as exempt	
Claimer as exempt	аше аз елетрі	
Part B - Personal property subject to une additional pages if necessary.)	xpired leases. (All three columns of Part B must be completed fo	r each unexpired lease. Attach
Property No.		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. §
None		365(p)(2):
		Yes No
	Signatura of Dahta-(a)	
I declare under penalty of perjury that	Signature off Debtor(s) the above indicates my intention as to any property of my o	estate securing a debt and/or
personal property subject to an unexpi	X 1// // V	
Date: (2/25/09	Debtor:	TOTAL STREET
Date. Ut - 1		
Date:	Joint Debtor:	

Case 09-24128 Doc 1 Filed 07/01/09 Entered 07/01/09 15:41:54 Desc Main Document Page 32 of 32

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

e Donald Myczek	Case No. 09 B Chapter 7
	/ Debtor
Attorney for Debtor: Thomas M. Britt	
VERIFICATION O	OF CREDITOR MATRIX
The above named Debtor(s) hereby verify	that the attached list of creditors is true and correct to the
best of our knowledge.	
e: <u>[4]27 09</u>	And Myl
	Debtor \